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(D.P. Roman)

September 21, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

RE: Comments Regarding FDIC Application #20051977; Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Director Carter:

I am writing to you to oppose the above referenced application in Utah. I am a community banker in Northwest Wisconsin and believe very strongly that allowing Wal-Mart to have a bank charter would cause irreparable harm to my community and my bank.

They indicate they intend to operate in Utah. But with their network of stores throughout the world, it would only be a matter of time and they would attempt to get into the banking business. We have all seen how Wal-Mart can influence customers and this could be detrimental to our industry. This must not be allowed to happen!

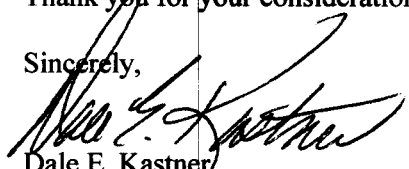
Congress has reaffirmed our nation's long standing policy against the mixing of banking and commerce and the potential serious consequences of conflicts of interest and distorts credit decisions.

Also, by approving the above application would provide the largest company in the world a concentration of economic power and resources that would pose severe risk to our economic system.

I urge you to deny the application due to the above reasons and the enormous liability it would expose to the FDIC and the entire financial system.

Thank you for your consideration.

Sincerely,


Dale E. Kastner
President & CEO

DEK:jd